

Archdiocese of Dubuque

Premium Calculation Sheet
Rates Effective January 1, 2016



Employee Supplemental Life Only – Current Monthly Cost by Age Band

Current Monthly Rates per \$1,000:												
	0.050	0.060	0.070	0.090	0.160	0.230	0.380	0.580	0.890	1.350	2.460	4.480
Coverage	Age <25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$10,000	0.50	0.60	0.70	0.90	1.60	2.30	3.80	5.80	8.90	13.50	24.60	44.80
\$20,000	1.00	1.20	1.40	1.80	3.20	4.60	7.60	11.60	17.80	27.00	49.20	89.60
\$30,000	1.50	1.80	2.10	2.70	4.80	6.90	11.40	17.40	26.70	40.50	73.80	134.40
\$40,000	2.00	2.40	2.80	3.60	6.40	9.20	15.20	23.20	35.60	54.00	98.40	179.20
\$50,000	2.50	3.00	3.50	4.50	8.00	11.50	19.00	29.00	44.50	67.50	123.00	224.00
\$60,000	3.00	3.60	4.20	5.40	9.60	13.80	22.80	34.80	53.40	81.00	147.60	268.80
\$70,000	3.50	4.20	4.90	6.30	11.20	16.10	26.60	40.60	62.30	94.50	172.20	313.60
\$80,000	4.00	4.80	5.60	7.20	12.80	18.40	30.40	46.40	71.20	108.00	196.80	358.40
\$90,000	4.50	5.40	6.30	8.10	14.40	20.70	34.20	52.20	80.10	121.50	221.40	403.20
\$100,000	5.00	6.00	7.00	9.00	16.00	23.00	38.00	58.00	89.00	135.00	246.00	448.00
\$110,000	5.50	6.60	7.70	9.90	17.60	25.30	41.80	63.80	97.90	148.50	270.60	492.80
\$120,000	6.00	7.20	8.40	10.80	19.20	27.60	45.60	69.60	106.80	162.00	295.20	537.60
\$130,000	6.50	7.80	9.10	11.70	20.80	29.90	49.40	75.40	115.70	175.50	319.80	582.40
\$140,000	7.00	8.40	9.80	12.60	22.40	32.20	53.20	81.20	124.60	189.00	344.40	627.20
\$150,000	7.50	9.00	10.50	13.50	24.00	34.50	57.00	87.00	133.50	202.50	369.00	672.00
\$160,000	8.00	9.60	11.20	14.40	25.60	36.80	60.80	92.80	142.40	216.00	393.60	716.80
\$170,000	8.50	10.20	11.90	15.30	27.20	39.10	64.60	98.60	151.30	229.50	418.20	761.60
\$180,000	9.00	10.80	12.60	16.20	28.80	41.40	68.40	104.40	160.20	243.00	442.80	806.40
\$190,000	9.50	11.40	13.30	17.10	30.40	43.70	72.20	110.20	169.10	256.50	467.40	851.20
\$200,000	10.00	12.00	14.00	18.00	32.00	46.00	76.00	116.00	178.00	270.00	492.00	896.00
\$210,000	10.50	12.60	14.70	18.90	33.60	48.30	79.80	121.80	186.90	283.50	516.60	940.80
\$220,000	11.00	13.20	15.40	19.80	35.20	50.60	83.60	127.60	195.80	297.00	541.20	985.60
\$230,000	11.50	13.80	16.10	20.70	36.80	52.90	87.40	133.40	204.70	310.50	565.80	1,030.40
\$240,000	12.00	14.40	16.80	21.60	38.40	55.20	91.20	139.20	213.60	324.00	590.40	1,075.20
\$250,000	12.50	15.00	17.50	22.50	40.00	57.50	95.00	145.00	222.50	337.50	615.00	1,120.00
\$260,000	13.00	15.60	18.20	23.40	41.60	59.80	98.80	150.80	231.40	351.00	639.60	1,164.80
\$270,000	13.50	16.20	18.90	24.30	43.20	62.10	102.60	156.60	240.30	364.50	664.20	1,209.60
\$280,000	14.00	16.80	19.60	25.20	44.80	64.40	106.40	162.40	249.20	378.00	688.80	1,254.40
\$290,000	14.50	17.40	20.30	26.10	46.40	66.70	110.20	168.20	258.10	391.50	713.40	1,299.20
\$300,000	15.00	18.00	21.00	27.00	48.00	69.00	114.00	174.00	267.00	405.00	738.00	1,344.00

Rates shown are current as of the effective date and are subject to change over time.
 Costs shown are estimates only. Your actual payroll deduction may be slightly higher or lower from those provided here.
 Any applicable age-related benefit reductions are not included.
 UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company and Unimerica Insurance Company; Unimerica Life Insurance Company of New York (NYC); and in California, Unimerica Life Insurance Company.

Archdiocese of Dubuque

Premium Calculation Sheet
Rates Effective January 1, 2016



Spouse Supplemental Life Only – Current Monthly Cost by Age Band

Current Monthly Rates per \$1,000:

Coverage	Current Monthly Rates per \$1,000:											
	Age <25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$10,000	0.50	0.60	0.70	0.90	1.60	2.30	3.80	5.80	8.90	13.50	24.60	44.80
\$20,000	1.00	1.20	1.40	1.80	3.20	4.60	7.60	11.60	17.80	27.00	49.20	89.60
\$30,000	1.50	1.80	2.10	2.70	4.80	6.90	11.40	17.40	26.70	40.50	73.80	134.40
\$40,000	2.00	2.40	2.80	3.60	6.40	9.20	15.20	23.20	35.60	54.00	98.40	179.20
\$50,000	2.50	3.00	3.50	4.50	8.00	11.50	19.00	29.00	44.50	67.50	123.00	224.00
\$60,000	3.00	3.60	4.20	5.40	9.60	13.80	22.80	34.80	53.40	81.00	147.60	268.80
\$70,000	3.50	4.20	4.90	6.30	11.20	16.10	26.60	40.60	62.30	94.50	172.20	313.60
\$80,000	4.00	4.80	5.60	7.20	12.80	18.40	30.40	46.40	71.20	108.00	196.80	358.40
\$90,000	4.50	5.40	6.30	8.10	14.40	20.70	34.20	52.20	80.10	121.50	221.40	403.20
\$100,000	5.00	6.00	7.00	9.00	16.00	23.00	38.00	58.00	89.00	135.00	246.00	448.00
\$110,000	5.50	6.60	7.70	9.90	17.60	25.30	41.80	63.80	97.90	148.50	270.60	492.80
\$120,000	6.00	7.20	8.40	10.80	19.20	27.60	45.60	69.60	106.80	162.00	295.20	537.60
\$130,000	6.50	7.80	9.10	11.70	20.80	29.90	49.40	75.40	115.70	175.50	319.80	582.40
\$140,000	7.00	8.40	9.80	12.60	22.40	32.20	53.20	81.20	124.60	189.00	344.40	627.20
\$150,000	7.50	9.00	10.50	13.50	24.00	34.50	57.00	87.00	133.50	202.50	369.00	672.00

*Spouse rate is based on employee's age.

Child(ren) Supplemental Life and AD&D – Current Monthly Cost

Monthly Rate per \$1,000	\$10,000
Life Only	\$0.15
AD&D Only	\$0.02

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Employee and Spouse Supplemental AD&D Only – Current Monthly Cost by Age Band

Current Monthly Rates per \$1,000:

Coverage	Age <25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$10,000	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20
\$20,000	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40
\$30,000	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60
\$40,000	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80
\$50,000	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
\$60,000	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20
\$70,000	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40
\$80,000	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60
\$90,000	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80
\$100,000	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00
\$110,000	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20
\$120,000	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40
\$130,000	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60
\$140,000	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80
\$150,000	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
\$160,000	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20
\$170,000	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40
\$180,000	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60
\$190,000	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80
\$200,000	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
\$210,000	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20
\$220,000	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40
\$230,000	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60
\$240,000	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80
\$250,000	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
\$260,000	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20
\$270,000	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40
\$280,000	5.60	5.60	5.60	5.60	5.60	5.60	5.60	5.60	5.60	5.60	5.60	5.60
\$290,000	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80
\$300,000	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00

*Spouse rate is based on employee's age. Maximum spouse coverage amount is \$150,000, not to exceed 50% of employee's elected amount.

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